

IN THE CHANCERY COURT OF DESOTO COUNTY, MISSISSIPPI

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. and FLAGSTAR BANK, FSB,**

Plaintiffs,

v.

**CHRISTIE WINSTEAD and
MELVIN WINSTEAD,**

Defendants.

No. 09-09-1906

1/25/10 3:11:40
DK T BK 3,128 PG 60
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

**FINAL ORDER GRANTING PLAINTIFFS' MOTION FOR ENTRY
OF DEFAULT JUDGMENT AND REFORMING DEED OF TRUST**

This cause came to be heard on January 4, 2010, upon the filing in this Court of Plaintiffs' Motion for Entry of Default Judgment. The complaint was filed in this case on September 9, 2009. Defendant Melvin Winstead was served with process on September 26, 2009 and defendant Christie Winstead was served with process on October 3, 2009. On November 19, 2009, the Chancery Clerk of DeSoto County, pursuant to Miss. R. Civ. P. 55(a), entered a docket of entry of default against defendants in this cause for their failure to plead, answer, or otherwise defend.

On December 8, 2009, Plaintiffs filed their notice of the instant hearing and served it upon defendants via United States Mail, postage prepaid. Defendants did not attend the motion hearing or present any defense.

Upon consideration of the filings to date, the arguments of counsel, the witness testimony, and the entire record in this cause, this Court therefore orders, adjudges, and decrees that Plaintiff's Motion for Entry of Default Judgment is well taken and should be granted based upon defendants' failure to plead, answer, or otherwise defend as required by the Mississippi Rules of Civil Procedure.

FILED

JAN 04 2010

W E DAVIS, CLERK

* 901.857.4028
Rebecca Gephart
Brek Porter & Johnson
130 N Court Ave
Memphis, TN 38103

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This Court further orders, adjudges, declares, and decrees that the description of the property contained in the deed of trust that defendants executed and delivered dated September 6, 2006, recorded in Book 2,565, Page 215, Chancery Court Clerk's Office, DeSoto County, Mississippi, is corrected and reformed to reflect that the real property conveyed by the deed of trust is:

LOT 498, SECTION E, CARRIAGE HILLS SUBDIVISION, IN SECTION 23, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 4, PAGES 17-18, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

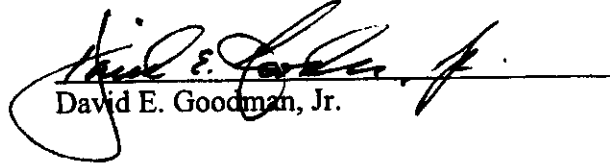
IT IS SO ORDERED, ADJUDGED, AND DECREED, this the 4th day of January,

2010.

Vicki B. Cobb
CHANCELLOR VICKI COBB

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the foregoing was served by United States Mail, postage prepaid, to Melvin Winstead, 6220 Fairmeadow Cove North #C, Horn Lake, Mississippi 38637, and Christie Winstead, 80 Yankee Road, Piperton, Tennessee 38017, on this the 4th day of January, 2010.


David E. Goodman, Jr.

AUTHENTICATED COPY

STATE OF MISSISSIPPI
DESOTO COUNTY

I, W. E. Davis, Clerk of the Chancery Court of DeSoto County, State of Mississippi, do hereby certify that the foregoing and attached Three (3) pages contain a true, correct copy of

Final Order Granting Plaintiffs' Motion For Entry of Default Judgment and Reforming Deed of Trust, Recorded In Minute Book 525 Page 691

IN CAUSE NO. 09-09-1906

Mortgage Electronic Registration Systems, Inc. and Flagstar Bank, FSB, Plaintiffs

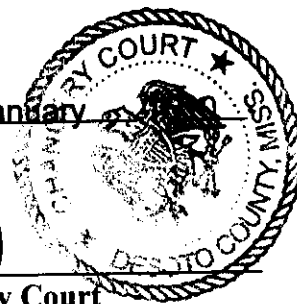
Vs.

Christie Winstead and Melvin Winstead, Defendants

as the same appears of records and on file in my office.

Given under my hand and official seal this the 20th day of January

W. E. Davis
Clerk of Said Chancery Court

STATE OF MISSISSIPPI
DESOTO COUNTY

I, Vicki B. Cobb, Chancellor of the Third Chancery Court District of Mississippi, and of the Chancery Court of DeSoto County, do hereby certify that W. E. Davis, who made, signed and executed the foregoing certificate, is now and was at the time of the signing of the said Certificate, the clerk of the Chancery Court of DeSoto County, Mississippi, and that his attestation is in due form, and his official acts as such are entitled to full faith and credit

Given under my official signature and seal, this the 20th day of January,
20 10.

Vicki B. Cobb
Chancellor of Said Court

I, W. E. Davis, Clerk of the Chancery Court in and for said county and state, do hereby certify that Vicki B. Cobb, whose genuine official signature appears to the above and hereto attached certificate is and was at the time of the signing of the same, one of the presiding chancellors of the 3rd Judicial District and of the Chancery Court of DeSoto County, Mississippi, duly commissioned and qualified and that all his officials acts as such are entitled to full faith and credit.

In testimony whereof I have hereunto set my hand and affixed the seal of said court at my office in the town of Hernando, Mississippi, this the 20th day of January,
20 10.

W. E. Davis
Clerk of Said Chancery Court

